The Effect of ICT on Service Quality Perception and Customer Satisfaction: The Case of ICT-enabled Services in Selected Banks

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Abstract
This study sought to measure the effect of ICT on service quality perception and customer satisfaction. A sample of 90 respondents, 45 from each bank, was obtained using simple random sample. Hypotheses were tested using the Spearman's rank correlation test. Other findings were summarized and tabulated in frequencies. It was found that effective use of ICT (ICT-enabled services) in banks has a direct relationship with perceived service quality, as well as with customer satisfaction. It implies that effective use of ICT forms the basis for good perception of the bank's services. Hence, to a certain extent the effective use of ICT derives customer satisfaction. For the banks to satisfy their customers, it is recommended they effectively use of ICT to deliver services. The use of ICT must also go hand in hand with other factors like good operations management, customer care, study on customer needs as well as their behaviour, and communication with customers